

Semantha Santangelo

PO Box 540001

Greenacres, FL 33454

305-244-4778

August 10, 2020

In The United States District Court
For The Southern District Of New York
500 Pearl Street
New York, NY 10007
ATTN: Clerk of the Court

RE: Hyland,et al. v. Navient Corp.,et al.

No. 18-cv-9031-DLC

To Whom It May Concern,

This letter is requesting that I be included in on the hearing to speak up on behalf of the Settlement in the above reference case. I do not like the Proposed Agreed Settlement as stated in my Verified Complaint attach. My contact information is above and I will like to appear via phone to the hearing. Please advise and confirm my attendance.

Respectfully Submitted

A handwritten signature in black ink, appearing to read "Semantha Santangelo", written over a horizontal line.

Semantha Santangelo

SUPPLEMENTAL VERIFIED COMPLAINT

Semantha Santangelo, *Pro SE*, alleges for my verified complaint herein, on knowledge of matters relating to myself Plaintiff and my own acts, and upon information and belief as to all other matters and all other persons, as follows:

Original Complaint UNDER CASE *Hyland, et al. v. Navient Corp., et al.*

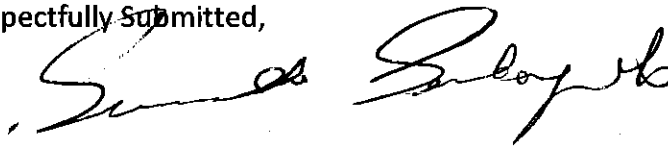
1. At all the times hereinafter mentioned, I Plaintiff is a resident of the County of Palm Beach and State of Florida.
2. I have attended **John Jay College of Criminal Justice** located at 524 West 59th Street, New York, NY 10019 and have graduated **with honors CUM LAUDE** with a BA of Arts in Criminal Justice, minor in Law between 02/1998 and 12/2001.
3. I continued my studies at **John Jay College of Criminal Justice** located at 524 West 59th Street, New York, NY 10019 and graduated with a Master Degree in Public Administration- Inspector General with a Specialization in Investigation & Operation Inspection between 02/2002 and 05/2006.
4. I took out a total of five loans during my tenure as a master degree seeking college student. **See exhibit # 1 chart.** 3 loans with Direct Loan and 2 Perkins Loan.
5. On June 23, 2006 my application for a Direct Consolidation loan was received and processed. **See exhibit # 2 confirmation.**
6. On February 28, 2013 I received a letter from Sallie Mae stating they are now the servicer of my federal student loan. **See exhibit # 3 letter.**

7. In 2014, I received a letter from Sallie Mae that they are now Navient- Department of Education Loan Servicing. **See exhibit # 4 letter.**
8. I have been employed within the Criminal Justice Field as an Investigator, Probation and Parole officer and Security Threat Gang Coordinator. All Prerequisite to meet the qualification of the "Public Service Loan Forgiveness" Program. **See exhibit # 5 Resume.**
9. I have made numerous inquires to Navient about getting my loan discharged under the Public Service Loan Forgiveness Program and was advised I met the qualifications for such discharge.
10. After numerous telephone calls to Navient I was given instructions on how to submit my application, where to find the application and told I qualified for the discharge under the Public Service Loan Forgiveness Program.
11. I have made 120 qualifying payments in a qualifying Direct Loan Program repayment plan towards a Direct Loan while employed full time by a qualifying public service organization and after my consolidation in June 2006.
12. My consolidation loan also consisted of 2 Federal Perkins Loan which meet the criteria of Navient "Public Service Loan Forgiveness".
13. I have been on a qualifying repayment plan since the consolidation of my loans in 2006.
14. I have been employed full time by a public service organization during my loan life.
15. I have completed the application for Navient "Public Service Loan forgiveness".
16. On September 25 2017 I submitted my application for my loan to be discharged under the Public Service Loan Forgiveness Program via certificate of mailing and fax. **See exhibit # 6 .**
17. In or about November 2017 I received a letter (Dated 11/07/2017) that my loan was now being serviced with Fed loan Servicing **See exhibit # 7 letter.**
18. I was denied the forgiveness of my school loan by Navient even though I met the requirements as stated in their notices.

19. By publishing the requirements and qualifications for the forgiveness to happen in their notices, Navient intended to communicate to borrowers that there was qualifications that will drive the forgiveness of borrower's student loans. (Refer back to exhibit#6.)
20. By communicating to borrowers via phone that the borrower such as myself meets the qualifications and to advise borrowers to submit an application is in and of itself an admission on Navient's part that a forgiveness will happen.
21. Navient representatives while acting within the scope of their employment with Navient Solution LLC. , subsequently made these statements verbally and in writing intentionally and recklessly.
22. Navient Solution LLC. knew or should have known that the statements were false when made, or did not exercise reasonable care when publishing these false statements before transmitting and publishing these statements recklessly disregarding the truth or falsity of the statement.
23. The acts of Navient Solution LLC and/or Navient Corp jointly to misled Federal Student Loan borrowers demonstrates arbitrary and capricious actions on their behalf without rational or reasonable basis.
24. The acts of Navient Solution LLC and/or Navient Corp jointly to misled Federal Student Loan borrowers are so extreme and intentionally and recklessly carried out to cause I too suffer severe financial suffering and economic injuries.
25. . The acts of these defendants outlined in this complaint to misled Federal Student Loan borrowers are so extreme in degree as to go beyond all possible bounds of decency.
26. I submit the foregoing Complaint and declare I do not agree with the Proposed Settlement.
27. I will also like to speak in Court about the Proposed Settlement and will provide an attach letter with this Complaint and Exhibit.

WHEREFORE, I respectfully request that this Honorable Court reconsider the Proposed Settlement and allow this case to proceed to trial on its merits or include within the Settlement an enforcement clause for Navient to act on the forgiveness of student's loans who obviously meets the qualifications stated in their notices and/or award for monetary damages.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read 'Samantha Santangelo', written in a cursive style.

Samantha Santangelo

Enclosed;

Verified Complaint

Exhibits 1-7

Letter to Speak in Court with Contact Information

Exhibit# 1

Direct Loans Activity

	Date	\$ distributed	Total:	Sub/Unsu	Grand Total Consolidation %
Loan#1					
Direct Loan	3/6/2002	\$2,982			
	4/10/2002	\$2,982			
	10/9/2002	\$2,000			
			\$7,964.00	subsidized	
Loan#2					
Direct Loan	9/9/2004	\$4,250			
	2/9/2005	\$750			
		\$4,250			
		\$750			
			\$8,500	subsidized	
			\$1,500	unsubsid.	
			\$10,000		
					will incur interest every month \$3.69
Loan#3					
Direct Loan	9/8/2005	\$1,703.00			
	10/19/2005	\$1,268.00			
		\$2,971.15			
		\$90.00 fee			
			6,032.00	subsidized	
					\$24,002.75
Loan#4					
Perkins Loan	10/19/2005	\$2,000.00			
5%			\$2,000.00		
					\$26,002.75
Loan #5					
Perkins Loan	3/8/2006	\$1,702.85			
5%		\$297.15			
			\$2,000.00		
					\$28,002.75
					\$17,964.00
					\$17,970.75
					2.88

Exhibit# 2

JUN 23 2006

Dear Borrower:

We received your Federal Direct Consolidation Loan Application and Promissory Note on the date stamped on this card. If you do not hear from the Loan Origination Center within eight weeks, you may call the Loan Origination Center at 1-800-557-7392 to check on the status of your consolidation loan. (The toll-free TDD number for the hearing impaired is 1-800-557-7395.)

In the meantime, if you currently are required to make payments on your loan(s), continue to do so. You will need to continue making payments until you receive written notification that your loan(s) has been successfully consolidated and it is time to start paying your Direct Consolidation Loan. If you are having difficulty making payments on your loan(s), contact the correspondence address or telephone number on your current loan statement(s) to find out ways you might be able to postpone loan payments; ask specifically about your "deferment" or "forbearance" options.

Exhibit# 3

DEPARTMENT OF EDUCATION
LOAN SERVICES

(800) 722-1300

OG01- 110301 0301 045201 129172 000001/000003 000000

SEMANTHA SANTANGELO
PO BOX 740241
BOYNTON BEACH FL 33474-0241

Account Number: 9196681052-1

Dear SEMANTHA SANTANGELO:

02/28/13

On behalf of Sallie Mae and the U.S. Department of Education, we'd like to let you know that Sallie Mae - Department of Education Loan Services will be the new servicer of your federal student loan(s) listed below. We're happy to have you as a customer and want to assure you that your loan terms and conditions will remain the same.

In light of this change, there are a few things you need to know:

Managing Your Account Online

Access your account information anytime by creating or logging in to your account at SallieMae.com. While online, you can view loan details, make payments, enroll in automatic debit, and update your contact information including your email address and permissions to receive correspondence by email.

If you already have a loan serviced by Sallie Mae and have created an online account, you can use the same login information.

Making Payments

- **In Repayment:** Be sure to start using the payment address below immediately. Payments received by your previous servicer will only be forwarded to us for a short period of time. Those payments will be retroactively posted effective the date they were received by your previous servicer. A bill, in the form of a statement (USPS or email) or a coupon, will be arriving shortly. Please discard any other bills or coupons you may have from your previous servicer.
- **Third-Party Bill-Pay Service:** If you use a third-party bill-pay service to make payments, you'll need to establish a new payee to make payments, you'll need to establish a new payee to make sure your payments are sent to Sallie Mae at the payment address below. Please cancel any payments sent to your previous servicer for this loan(s).
- **Not in Repayment:** No action is needed at this time. We'll notify you about your due date and other repayment options closer to your repayment begin date.

Loan Information

If you have questions or concerns about your account, write to us at the address provided above.

The loans listed below are the loans referred to in this letter.

LOAN DATE	ORIGINAL LOAN AMOUNT	OUTSTANDING PRINCIPAL	INTEREST RATE	LOAN PROGRAM
* 07/20/06	\$ 26,496.00	\$ 25,732.58 Sub	3.625	DLSUBCONS
* 07/20/06	1,519.80	1,028.52 un sub	3.625	DLUSUBCONS

Exhibit# 4



NAVIENT

Department of Education
Loan Servicing

029082 029082 1/1

SEMANTHA SANTANGELO
PO BOX 740241
BOYNTON BEACH FL 33474-0241



Sallie Mae® - Department of Education Loan Services is now NavientSM - Department of Education Loan Servicing.

This past spring, Sallie Mae became two companies—Sallie Mae and Navient. Because of the loan(s) you have, you'll become a Navient customer starting this fall. Rest assured your loan(s) has not been sold.

Who is Navient?

Although our name is new, for more than 40 years we learned, evolved and led in loan management. Navient will be your servicer for federal loans, including Department of Education loans. As Navient, we're proud to help you navigate the path to financial success and we're here to help you successfully manage and repay your loans, which we'll continue to service on behalf of the U.S. Department of Education.

We've worked to make this transition as easy as possible for you. As a result, there will be no change to:

- Our phone numbers and addresses
- Terms, conditions and benefits of your existing loans

What to expect this fall

As a Navient customer, you'll go to  view, manage, and repay your loans, using the same login information that you've always used. Bookmark Navient.com today for future use.

If you're currently not required to make payments on your loan(s), there's nothing else you need to do. If you're already making payments, please review the information below for simple changes to make:

If you currently pay through...	Here's what you'll need to do...
Our auto debit program	<ul style="list-style-type: none"> • There's nothing you need to do. We'll take care of it for you. (The withdrawals from your bank account will soon reflect Navient)
An online bill pay service (such as your bank's bill pay service or other entity that sends payments)	<ul style="list-style-type: none"> • Log in to the website you use to send payments. • Update our payee information with the name Navient. All other information can stay the same.
Our website	<ul style="list-style-type: none"> • Starting this fall, you'll make payments on Navient.com. • Bookmark Navient.com today for future use.
A personal check	<ul style="list-style-type: none"> • Write your check out to Navient. • Use the same addresses you use today.

At Navient, we are excited to continue to service your loan(s) on behalf of the Department of Education. We'll continue to provide you with information over the coming months to help keep you up to date. In the meantime, if you have any questions, you can learn more at SallieMae.com/future.

For information visit SallieMae.com/future

*You are receiving this communication because of your role as a borrower, cosigner/maker, or endorser.

CC-14-10266 U881 0714

9196681052E

Exhibit# 5

Semantha Santangelo

PO BOX 540001, GREENACRES FL 33454

(305) 244-4778

SemSantangelojobs@gmail.com

Objective

Highly motivated young woman seeking to utilize my education and skills to provide professional services with the necessary expertise to guarantee integrity, confidentiality and objectivity.

Employment

Owner

Special Ability Services LLC

01/06/2018 to Present

West Palm Beach, FL

An established agency whose mission is to effectuate excellence in the services we offer to people with disabilities to help cultivate an environment of self-sufficiency, encourage integration within the community by eliminating social barriers and facilitate services aimed to increase economic growth, employment stability and security while maintaining their state benefits and health care. As owner oversight is placed on all employee's task with different roles and exercise oversight in operation plans, policy and procedures. Advocacy services provided to students with disability state-wide to aide parents with resources, understanding and navigation through the school system. Respite care, personal supports, buddy system, life skills development companion services and supported employment services offered to persons with disabilities.

Realtor, Certified Short Sale Agent

The Real Reality Group INC.

License# ***SL3259773***

07/12 to Present

Florida State

Rent, buy or sell properties for clients. Performs duties such as interviewing clients, accompany clients to property sites, discuss conditions of sale, draw up real estate contracts, represents both buyers and sellers. Advise clients on market conditions, prices, mortgages, legal requirements and related matters. Conduct comparative market analysis. Confer with escrow companies, home lenders, home inspectors and other operators to ensure that terms and conditions are met before closing dates. Specialize in short sale process and procedure.

Poll Worker Clerk/Supervisor
Supervisor of Elections

08/28/2018 Primary Election,
11/06/2018 General Election
Boynton Beach, FL

Exercise oversight of inspectors assigned at the voting location by ensuring a smooth process for voters to cast their ballots. Organizing polling station before the polls open. Exercising knowledge of the law. Monitoring equipment and assisting in any situation or issues that arises. Assist all inspectors assigned under my direct supervision. Support the administration of general, advance, absentee and special voting options. Complete and maintain voting books and all required documentation, account for and secure all voting materials and transportation of all ballots in a timely fashion after polls close. Participate and oversee the initial count at the end of the General Voting Day.

Community Supervision Officer (Probation /Parole Officer) 02/17 to 08/17
Security Threat Gang Coordinator Winder, GA

Maintains accurate levels of supervision of probationers and parolees as administered by the Courts. Face to Face contact and field visits performed. Establish appropriate sanctions to assist criminal offenders in maintaining compliance. Testify in Court about noncompliance, give recommendations on behalf of the Department. Conduct intakes and write offender's sentences in Court. Promoted to Security Threat Gang Coordinator to validate gang members as to their status in gang activities and affiliation within the County. Conduct screening of all possible gang members to obtain gang intelligence information to share with law enforcement and gang task force.

Enumerator
US Department of Commerce

04/10 to 06/10
Palm Beach, FL

Engaged with different communities in the State of Florida to gather statistical data for the federal government through the process of interviews and recording data on a standard federal questionnaire form for the US Census Bureau.

Child Protective Investigator
Department of Children & Families

04/10 to 02/11
West Palm Beach, FL

Child Protective Investigator/ Senior Social Caseworker 03/07 to 12/08
Westchester County Department of Social Services Westchester County, NY

Conduct investigations when a call is placed to the State Central Registry in regards to suspicion of child abuse or maltreatment by different sources. Plans, initiate and execute investigations. Making safety decisions and developing controlling interventions, assessing indicators of possible inflicted injuries. Assessing and responding to maltreatment. Documenting the CPS response, making determinations, assessing and responding to risk. Perform investigations of child (ren) fatality with varying degrees of responsibility working with law enforcement and County Attorneys. Conduct multiple interviews and weekly home visits to engage with clients to assure the safety of all children on case load. Conducting removals and implementing safety intervention when necessary. Prepares/ schedule cases/ petitions for court referrals/ hearings/ drafting or preparing cases for an abuse or neglect petition. Testifying in Family or Criminal Court in regards to case activity. Preserving evidence to be presented in court. Familiar with Connections, UCR, WMS, FSFN, Aventail database. **60 + hrs per wk**

Fraud Investigator
NYC Department of Homeless Services

05/05 to 12/08
5 Boroughs, New York

Perform investigations with varying degrees of responsibility pertaining to fraud activities involving one's application for shelter. Conduct in person interviews/ draft reports summarizing such interviews/ ability to conduct searches in the criminal justice database/ public records via computer to initiate and develop investigation/ preparing paperwork for field investigation/ conduct complex field investigations within the five boroughs/ Draft a report summarizing findings of investigation/ prepare referrals for applicants. **40 + hrs per wk.**

Child Care Director/ Owner
Children's Royal Palace T.T. T. G.F. Daycare

06/03 to 08/05
Bronx, New York

Exercise staff oversight to ensure new operation plans, policies, procedures and transition plans are consistent with the overall business goals and objectives. Holds responsibilities for staffing and budgeting projections. Responsible for hiring, training, supervising and evaluating daycare personnel. Ability to establish and maintain effective working relationships with clients, staff, and representatives of community agencies. Handles difficult personnel situations directly, using appropriate discretion, HR advice. Promote the business through speaking engagements at conferences and involvement in local business organizations. Ensures business delivers superior solutions to internal clients. Communicate effectively with internal clients to identify needs and evaluate alternative business solutions and strategies. Achieves excellence in all areas of business. Supervises the maintenance of accurate attendance records, disbursement & inventory of materials & supplies. Records behavioral difficulties & prepares incident/ accident reports. Responsible for financial management including collecting fees, receipting funds, preparing financial documents and monitoring the budget. **60 + hrs per wk.**

Child Welfare Specialist

City of New York Administration for Children Services

08/02 to 01/04

5 Boroughs, New York

Conduct investigations of possible foster homes before placement of a child. Prepares/ schedules cases/ petitions for court referrals/ hearings, filling out standard forms, incorporating information obtained through interviews/ observing records/ stating recommendations in order to enable/ obtain petitions to be filed/ court action to be taken/ judicial determination. Escort children traveling en route to courts/ foster homes/ placement/ hospitals to ensure safety. Intervenes in crisis situations, by assessing imminent danger/ exercising own counseling/ other skills in order to resolve crisis/ protect client and staff. Experience working with mentally & emotionally disturbed children ranging in a variety of classifications and children with HIV/AIDS on a daily basis. 60 + hrs per wk

Education

Evander Childs High School

Major: Liberal Arts

High School Diploma

January 1998

Bronx, New York

John Jay College of Criminal Justice

Major: Criminal Justice

Minor: Law

Bachelor of Arts in Criminal Justice

Honors: CUM LAUDE

02/98 to 12/01

New York, New York

Master in Public Administration – Inspector General

Specialization: Investigation & Operation Inspection

02/02 to 05/06

New York, New York

Gold Coast School of Real Estate

Major: Real Estate Sales Associate

Realtor, Certified Short Sale Agent

06/20/12

State of Florida

Volunteer Work

Community Land & Trust Director/ General Board Member 2010 to 2019
Lake Worth, FL

Reliable Recovery Services of South Florida LLC 06/12 to 10/13
Assist with first call removals & transportation of human remains South Florida

Skills

- Computer- intermediate (Connections, WMS, SPSS, Powerpoint, Microsoft, UCR, Excel, Criminal Justice database, Real estate database etc.)
- Ability to work well with diverse groups of people. Able to deal calmly and effectively with high stress situations. Open to change and is able to guide oneself with little or no supervision.
- Reliable, responsible and dependable. Excellent communication skills (verbal & written)
- Highly effective interviewing skills, decision maker & evaluator.
- Acute attention to detail & accuracy, comfortable with meeting deadlines & budgets.
- Proven ability to lead, delegate and designate, poised, tactical, diplomatic

Exhibit# 6



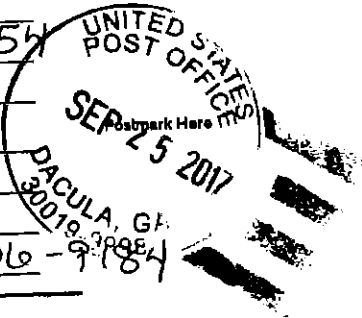
Certificate Of Mailing

To pay fee, affix stamps or
meter postage here.

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.
This form may be used for domestic and international mail.

From: Samantha Santangelo
PO Box 540001
Greenacres FL 33454

To: Fed loan Servicing
Loan Forgiveness
PO Box 69184
Harrisburg PA 17106-9184



NAVIENT.

Department of Education
Loan Servicing



U.S. Department of Education
Information about your federal student loan

PO BOX 9835
WILKES-BARRE, PA 18773-9835

SEMANTHA SANTANGELO
PO BOX 540001
GREENACRES FL 33454-0001

Account Number: 9196681052-1

03/06/17

SEMANTHA, here is the Public Service Loan Forgiveness (PSLF) information you requested for your eligible Direct Loan(s).

We've enclosed a *PSLF Fact Sheet* and *PSLF Employment Certification Form* for your convenience. For complete information, refer to myfedloan.org/pslf and studentaid.ed.gov/publicservice.

Submit online

Visit myfedloan.org/pslf to get started—it's the easiest and fastest way!

Submit by fax or mail

Complete the enclosed form and send it via fax or mail.

Fax: 717-720-1628

Mail: FedLoan Servicing, Attn: Loan Forgiveness, P.O. Box 69184, Harrisburg, PA 17106-9184

Completing the PSLF Employment Certification Form

You may submit information about multiple employers by submitting one copy of Sections 1 and 2, and a copy of Sections 3 and 4 for each of your employers. When completing this form, type or print using dark ink. Enter dates as month-day-year (mm-dd-yyyy). Use only numbers. Example: March 14, 2016 = 03-14-2016. If any information is crossed out or altered in Section 3, it must be initialed by your employer.

What to expect next

Once you submit a PSLF Employment Certification Form, FedLoan Servicing will determine whether or not you are eligible for PSLF. If you qualify, your loan(s) will be transferred to FedLoan Servicing.

If you have questions about the status of your request

Contact FedLoan Servicing at 855-265-4038, Monday through Friday 8:00 AM to 9:00 PM (ET).

Sincerely,

www.myfedloan.org/pslf

Navient - Department of Education Loan Servicing

Enclosures: PSLF Fact Sheet and PSLF Employment Certification Form

9196681052115720195



Public Service Loan Forgiveness (PSLF) Fact Sheet

For more information, visit
myfedloan.org/pslf
studentaid.ed.gov/publicservice.

The PSLF program encourages individuals to enter and continue to work full time as public servants by forgiving the remaining balance of their Direct Loan(s) after making 120 qualifying loan payments on those loans while employed full-time by certain public service employers. It was created by the U.S. Department of Education (Dept. of Ed) who has contracted FedLoan Servicing to review PSLF claims.

Eligibility requirements

Make 120 qualifying payments in a qualifying Direct Loan Program repayment plan towards a Direct Loan while employed full time by a qualifying public service organization. Payments must be received in full and no later than 15 days after your scheduled due date. Only payments made after October 1, 2007 count toward the 120 qualifying payments. Additionally, these payments can be made non-consecutively.

Any future bills satisfied by paying your loans ahead may not immediately count as qualifying payments. You have the option to instruct us to not advance your due date when you pay extra. If you are paying by paper check, you can instruct us to not advance your payment due date by clearly writing your instructions on a separate piece of paper included with your check. If you make a payment online at Navient.com, you will choose at that time whether you want any extra funds to apply toward future payments and, if applicable, advance your payment due date.

PSLF-eligible non-defaulted Direct Loans

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans for parents and graduate or professional students
- Direct Consolidation Loans

Other federal student loan programs may become eligible for forgiveness if they are consolidated into a Direct Consolidation Loan, but only payments made after the consolidation is completed will count toward the required 120 qualifying payments. Examples of federal student loan programs that may be eligible for consolidation into a Direct Consolidation Loan include, but are not limited to:

- Federal Family Education Loan (FFEL) Program loans
 - o Subsidized and Unsubsidized Federal Stafford Loans
 - o Federal PLUS Loans – for parent and graduate or professional students
 - o Federal Consolidation Loans (excluding joint spousal consolidation loans)
- Federal Perkins Loans
- Certain Health Professions and Nursing Loans

For more information on Direct Loan consolidation, please visit StudentAid.ed.gov/consolidation. Keep in mind; you may lose certain borrower benefits if you consolidate.

Note: To consolidate a Federal Perkins Loan or Health Professions or Nursing Loan into a Direct Consolidation Loan, you also must consolidate at least one FFEL Program loan or Direct Loan. If you are unsure about what kind of loans you have, you can find that information at StudentAid.ed.gov/login.

Continued on next page



Qualifying repayment plans

- Income-Driven Repayment Plans (Revised Pay As You Earn (REPAYE), Pay As You Earn (PAYE), Income-Based (IBR), Income-Contingent (ICR)
- 10-Year Standard Repayment Plan
- Any other Direct Loan Program repayment plan having payments greater than or equal to the payment that would be required under a 10-Year Standard Repayment Plan

For more information about the repayment plans available in the Direct Loan Program, please visit [StudentAid.ed.gov/repay](https://studentaid.ed.gov/repay).

Qualifying public service organizations

You must be employed full-time (in any position) by a public service organization, or must be serving in a full-time AmeriCorps or Peace Corps position.

A full list of qualifying organizations that meet the definition of "public service organization" can be found at myfedloan.org/pslf.



PSLF ECF

PUBLIC SERVICE LOAN FORGIVENESS (PSLF): EMPLOYMENT CERTIFICATION FORM

William D. Ford Federal Direct Loan (Direct Loan) Program

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

OMB No. 1845-0110

Form Approved

Exp. Date 12/31/2017

Records Code: PSECF-XBCR

SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.

☐ Check this box if any of your information has changed.

SSN [REDACTED]
 Date of Birth [REDACTED]
 Name Samantha Santangelo
 Address PO Box 540241
 City Greenacres State NY Zip Code 33454
 Telephone - Primary [REDACTED]
 Telephone - Alternate _____
 Email (Optional) Samantha1616@msn.com

SECTION 2: BORROWER AUTHORIZATIONS, UNDERSTANDINGS, AND CERTIFICATIONS

Before signing, carefully read the entire form. For more information on PSLF, visit StudentAid.gov/publicservice.

I authorize:

1. My employer or other entity having records about the employment that is the basis of my request to make information from those records available to the U. S. Department of Education (the Department) or its agents or contractors.
2. The entity to which I submit this request and its agents to contact me regarding my request or my loans at any cellular telephone number that I provide now or in the future using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

I understand that:

1. To qualify for PSLF, I must make 120 qualifying payments on my Direct Loan(s) while employed full-time by a qualifying employer or employers. Neither the 120 qualifying payments nor the employment have to be consecutive.
2. To qualify for PSLF, I must be employed full-time by a qualifying employer when I apply for and receive PSLF.
3. If I qualify for forgiveness, only the remaining balance on my Direct Loan(s) will be forgiven.
4. By submitting this form, my student loan(s) held by the Department will be transferred to FedLoan Servicing.
5. The Department may request supplemental documentation substantiating my employment.
6. The Department will notify me in writing or electronically of the number of qualifying payments I have made while employed full-time by a qualifying employer and how many more I must make before I am eligible to apply for PSLF.
7. The Department will notify me in writing or electronically if the form that I submit is incomplete, or if it determines that my employment or payments do not qualify for PSLF. The Department will explain the reason for the determination and the steps I need to take to correct the form or make qualifying payments.
8. The Department will retain this certification form until I submit my application for forgiveness.

I certify that all of the information I have provided on this form and in any accompanying document is true, complete, and correct to the best of my knowledge and belief.

- ☐ Check this box if you cannot obtain certification from your employer because the organization is closed or because the organization has refused to certify your employment. The Department will follow up to assist you in getting documentation of your employment. **Complete Section 3, but do not complete Section 4.**

Borrower's Signature

Samantha Santangelo

Date 08/28/17

Borrower Name SEMANTHA SANTANGELO

Borrower SSN [REDACTED]

SECTION 3: EMPLOYER INFORMATION (TO BE COMPLETED BY THE BORROWER OR EMPLOYER)

1. Employer Name: GEORGIA DEPT OF COMMUNITY SUPERVISION
2. Federal Employer Identification Number (FEIN) [REDACTED]
Your employer's EIN may be found on your Wage and Tax Statement (W-2).
3. Employer Address: 270 WASHINGTON ST S.W., SUITE 5191
ATLANTA, GA. 30334
4. Employer Website (if any): WWW.DCS.GEORGIA.GOV
5. Employment Begin Date: 2/16/2017
6. Employment End Date: 9/7/2017 OR
☐ Still Employed
7. Employment Status: ☒ Full-Time ☐ Part-Time
8. Hours Per Week (Average) 40
Include vacation, leave time, or any leave taken under the Family Medical Leave Act of 1993. If your employer is a 501(c)(3) or a not-for-profit organization, do not include any hours you spent on religious instruction, worship services, or proselytizing.
9. Is your employer a governmental organization?
A governmental organization is a Federal, State, local, or Tribal government organization, agency, or entity, a public child or family service agency, a Tribal college or university, or the Peace Corps or AmeriCorps.
☒ Yes - Skip to Section 4.
☐ No - Continue to Item 10.
10. Is your employer tax-exempt under Section 501(c)(3) of the Internal Revenue Code?
☐ Yes - Skip to Section 4.
☐ No - Continue to Item 11.
11. Is your employer a not-for-profit organization?
☐ Yes - Continue to Item 12.
☐ No - Your employer does not qualify.
12. Is your employer a partisan political organization?
☐ Yes - Your employer does not qualify.
☐ No - Continue to Item 13.
13. Is your employer a labor union?
☐ Yes - Your employer does not qualify.
☐ No - Continue to Item 14.
14. Indicate which service or services your employer provides and then continue to Section 4, if appropriate:
☐ Emergency management
☐ Military service (See Section 6)
☐ Public safety
☐ Law enforcement
☐ Public interest legal services (See Section 6)
☐ Early childhood education (See Section 6)
☐ Public service for individuals with disabilities
☐ Public service for the elderly
☐ Public health (See Section 6)
☐ Public education (See Section 6)
☐ Public library services
☐ School library services
☐ Other school-based services
☐ None of the above - your employer does not qualify.

SECTION 4: EMPLOYER CERTIFICATION (TO BE COMPLETED BY THE EMPLOYER)

By signing, I certify that the information in Section 3 is true, complete, and correct to the best of my knowledge and belief and that I am an authorized official (see Section 6) of the organization named in Section 3. **Complete the rest of this Section.**
Note: If any of the information is crossed out or altered in Section 3, you must initial those changes.

Authorized Official's Name JOHNNY KNATTAuthorized Official's Phone (404) 656-6145Authorized Official's Title HR DIRECTORAuthorized Official's Email JOHNNY.KNATT@DCS.GA.GOVAuthorized Official's Signature [Signature]Date 9/13/17

Aug. 21. 2017 2:57PM UPS store 2981

No. 6104 P. 3/3

Borrower Name Samantha SantangeloBorrower SSN [REDACTED]**SECTION 3: EMPLOYER INFORMATION (TO BE COMPLETED BY THE BORROWER OR EMPLOYER)**

1. Employer Name:
Department of Children & Families
2. Federal Employer Identification Number (FEIN)
[REDACTED]
Your employer's EIN may be found on your Wage and Tax Statement (W-2).
3. Employer Address:
1400 West Commercial Blvd Suite 230, Ft Lauderdale, FL 33309
4. Employer Website (if any):
http://www.myflfamilies.com/
5. Employment Begin Date:
04/30/10
6. Employment End Date:
02/03/11 OR
☒ Still Employed
7. Employment Status: ☒ Full-Time ☐ Part-Time
8. Hours Per Week (Average) 60
Include vacation, leave time, or any leave taken under the Family Medical Leave Act of 1993. If your employer is a 501(c)(3) or a not-for-profit organization, do not include any hours you spent on religious instruction, worship services, or proselytizing.
9. Is your employer a governmental organization?
A governmental organization is a Federal, State, local, or Tribal government organization, agency, or entity, a public child or family service agency, a Tribal college or university, or the Peace Corps or AmeriCorps.
☒ Yes - Skip to Section 4.
☐ No - Continue to Item 10.
10. Is your employer tax-exempt under Section 501(c)(3) of the Internal Revenue Code?
☐ Yes - Skip to Section 4.
☒ No - Continue to Item 11.
11. Is your employer a not-for-profit organization?
☐ Yes - Continue to Item 12.
☐ No - Your employer does not qualify.
12. Is your employer a partisan political organization?
☐ Yes - Your employer does not qualify.
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☐ Public health (See Section 6)
☐ Public education (See Section 6)
☐ Public library services
☐ School library services
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☐ None of the above - your employer does not qualify.

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Note: If any of the information is crossed out or altered in Section 3, you must initial those changes.

Authorized Official's Name Jessica Waltman Authorized Official's Phone 855.694.7411Authorized Official's Title Personnel Tech I Authorized Official's Email Authorized Official's Signature Jessica WaltmanDate 8/23/17

Borrower Name Samantha SantangeloBorrower SSN [REDACTED]**SECTION 3: EMPLOYER INFORMATION (TO BE COMPLETED BY THE BORROWER OR EMPLOYER)**

1. Employer Name:
Westchester County Department of Social Services
2. Federal Employer Identification Number (FEIN)
[REDACTED]
Your employer's EIN may be found on your Wage and Tax Statement (W-2).
3. Employer Address:
112 East Post RD White Plains, NY 10601-5510
4. Employer Website (if any):
socialservices.westchestergov.com
5. Employment Begin Date:
03/26/2007
6. Employment End Date:
12/28/2008 OR
☐ Still Employed
7. Employment Status: ☒ Full-Time ☐ Part-Time
8. Hours Per Week (Average) 35
Include vacation, leave time, or any leave taken under the Family Medical Leave Act of 1993. If your employer is a 501(c)(3) or a not-for-profit organization, do not include any hours you spent on religious instruction, worship services, or proselytizing.
9. Is your employer a governmental organization?
A governmental organization is a Federal, State, local, or Tribal government organization, agency, or entity, a public child or family service agency, a Tribal college or university, or the Peace Corps or AmeriCorps.
☒ Yes - Skip to Section 4.
☐ No - Continue to Item 10.
10. Is your employer tax-exempt under Section 501(c)(3) of the Internal Revenue Code?
☐ Yes - Skip to Section 4.
☐ No - Continue to Item 11.
11. Is your employer a not-for-profit organization?
☐ Yes - Continue to Item 12.
☐ No - Your employer does not qualify.
12. Is your employer a partisan political organization?
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☐ No - Continue to Item 13.
13. Is your employer a labor union?
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☐ No - Continue to Item 14.
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☐ Law enforcement
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☐ Public service for individuals with disabilities
☐ Public service for the elderly
☐ Public health (See Section 6)
☐ Public education (See Section 6)
☐ Public library services
☐ School library services
☐ Other school-based services
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By signing, I certify that the information in Section 3 is true, complete, and correct to the best of my knowledge and belief and that I am an authorized official (see Section 6) of the organization named in Section 3. Complete the rest of this Section.

Note: If any of the information is crossed out or altered in Section 3, you must initial those changes.

Authorized Official's Name Richard OrtizAuthorized Official's Phone 914-995-5544Authorized Official's Title Deputy Director of Social ServicesAuthorized Official's Email TRD@Westchester.govAuthorized Official's Signature [Signature]Date 01.31.17

Borrower Name Semantha SantangeloBorrower SSN [REDACTED]**SECTION 3: EMPLOYER INFORMATION (TO BE COMPLETED BY THE BORROWER OR EMPLOYER)**

1. Employer Name:
NYC Department of Homeless Services
2. Federal Employer Identification Number (FEIN)
[REDACTED]
Your employer's EIN may be found on your Wage and Tax Statement (W-2).
3. Employer Address:
33 Beaver Street, 12th FL, New York, NY 10004
4. Employer Website (if any):
<http://www1.nyc.gov/site/dhs/index.page>
5. Employment Begin Date:
05/23/2005
6. Employment End Date:
10/22/2009 **OR**
☐ Still Employed
7. Employment Status: ☒ Full-Time ☐ Part-Time
8. Hours Per Week (Average) 40
Include vacation, leave time, or any leave taken under the Family Medical Leave Act of 1993. If your employer is a 501(c)(3) or a not-for-profit organization, do not include any hours you spent on religious instruction, worship services, or proselytizing.
9. Is your employer a governmental organization?
A governmental organization is a Federal, State, local, or Tribal government organization, agency, or entity, a public child or family service agency, a Tribal college or university, or the Peace Corps or AmeriCorps.
☒ Yes - Skip to Section 4.
☐ No - Continue to Item 10.

10. Is your employer tax-exempt under Section 501(c)(3) of the Internal Revenue Code?
☐ Yes - Skip to Section 4.
☐ No - Continue to Item 11.
11. Is your employer a not-for-profit organization?
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☐ None of the above - your employer does not qualify.

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Note: If any of the information is crossed out or altered in Section 3, you must initial those changes.

Authorized Official's Name J RodriguezAuthorized Official's Phone 212 607-5263Authorized Official's Title C/ AssocAuthorized Official's Email rodriguez.juan@nyc.govAuthorized Official's Signature [Signature]

Dept. of Social Services

Employee Verification Unit

33 Beaver Street, 12th FL.

New York, NY 10004

Date 9/15/17

SECTION 5: INSTRUCTIONS FOR COMPLETING THE FORM

You may submit information about multiple employers by submitting one copy of Sections 1 and 2 (Page 1), and one copy of Sections 3 and 4 (Page 2) per employer. When completing this form, type or print using dark ink. Enter dates as month-day-year (mm-dd-yyyy). Use only numbers. Example: March 14, 2016 = 03-14-2016. If any information is crossed out or altered in Section 3, it must be initialed by your employer. For more information about PSLF and how to use this form, visit StudentAid.gov/publicservice. **Return the completed form to the address shown in Section 7.**

SECTION 6: DEFINITIONS

AmeriCorps position means a position approved by the Corporation for National and Community Service under Section 123 of the National and Community Service Act of 1990 (42 U.S.C. 12573).

An **authorized official** is an official of a public service organization (including AmeriCorps or the Peace Corps) who has access to the borrower's employment or service records and is authorized by the public service organization to certify the employment status of the organization's employees or former employees, or the service of AmeriCorps or Peace Corps volunteers.

Eligible loans are loans that are not in default and made under the William D. Ford Federal Direct Loan (Direct Loan) Program.

Early childhood education includes licensed or regulated child care, Head Start, and State funded pre-kindergarten.

An **employee** means an individual who is hired and paid by the organization.

Full-time means working in qualifying employment in one or more jobs for the greater of: (1) An annual average of at least 30 hours per week or, for a contractual or employment period of at least 8 months, an average of 30 hours per week; or (2) Unless the qualifying employment is with two or more employers, the number of hours the employer considers full time.

Government includes a Federal, State, local or Tribal government organization, agency or entity; a public child or family service agency; or a Tribal college or university.

An **on-time payment** is a payment made no more than 15 days after the due date for the payment.

Law enforcement means service performed by an employee of a public service organization that is publicly funded and whose principal activities pertain to crime prevention, control or reduction of crime, or the enforcement of criminal law.

Military service means service on behalf of the U. S. Armed Forces or the National Guard performed by an employee of a public service organization.

Peace Corps position means a full-time assignment under the Peace Corps Act as provided for under 22 U.S.C. 2504.

Public education includes services that provide educational enrichment or support directly to students or their families in a school or a school-like setting.

Public interest legal services refers to legal services that are funded in whole or in part by a local, State, Federal, or Tribal government.

Public health includes nurses, nurse practitioners, nurses in a clinical setting, and full-time professionals engaged in health care practitioner occupations and health support occupations, as such terms are defined by the Bureau of Labor Statistics.

A **public service organization** is a private not-for-profit organization that is not a labor union or a partisan political organization and that provides at least one of the following public services: (1) emergency management, (2) military service, (3) public safety, (4) law enforcement, (5) public interest legal services, (6) early childhood education, (7) public service for individuals with disabilities and the elderly, (8) public health, (9) public education, (10) public library services, (11) school library services, or (12) other school-based services.

Qualifying payments are separate, on-time, full monthly payments made on a Direct Loan after October 1, 2007 under a qualifying repayment plan.

Qualifying employment includes employment by the government, employment by a not-for-profit organization that is tax-exempt under Section 501(c)(3) of the Internal Revenue Code, AmeriCorps position, a Peace Corps position, or employment at a public service organization.

Qualifying repayment plans include the Revised Pay As You Earn (REPAYE) plan, the Pay As You Earn (PAYE) plan, the Income-Based Repayment (IBR) plan, the Income-Contingent Repayment (ICR) plan, the 10-Year Standard Repayment plan (Standard Repayment plan with a maximum 10-year repayment period), and any other Direct Loan repayment plan, but only if payments are at least equal to the monthly payment amount that would be required under the Standard Repayment plan with a 10-year repayment period.

SECTION 7: WHERE TO SEND THE COMPLETED FORM

Return the completed form and any documentation to:
(If no address is shown, return to your loan holder.)

U.S. Department of Education
FedLoan Servicing Or Fax to: 717-720-1628
P.O. Box 69184
Harrisburg, PA 17106-9184

If you need help completing this form, call:
(If no telephone number is shown, call your loan holder.)

Domestic: 855-265-4038
International: 717-720-1985
TTY: dial 711, then enter 800-699-2908

Website: MyFedLoan.org

SECTION 8: IMPORTANT INFORMATION ABOUT PSLF

You may obtain loan forgiveness under this program if you make 120 qualifying payments (see "Payment Eligibility") on eligible loans (see "Loan Eligibility") while working in qualifying employment (see "Employment Eligibility").

Payment Eligibility

To receive PSLF, you must make 120 on-time, full, scheduled, separate monthly payments on your Direct Loans under a qualifying repayment plan after October 1, 2007.

On-time payments are those that are received by the Department no later than 15 days after the scheduled payment due date.

Full payments are payments on your Direct Loan in an amount that equals or exceeds the amount you are required to pay each month under your repayment schedule. If you make a payment that is less than what you are required to pay for that month, that month's payment will not count as one of the required 120 qualifying payments. If you make multiple, partial payments in a month and the total of those partial payments equals or exceeds the required full monthly payment amount, those payments will count as one qualifying payment.

Scheduled payments are those that are made while you are in repayment. They do not include payments made while your loans are in an in-school or grace status, or in a deferment or forbearance period.

You must make separate monthly payments. Lump sum payments or payments you make as advance payments for future months do not count as more than one qualifying payment. If you wish to make a payment in excess of your scheduled monthly payment, follow the instructions on your bill for providing payment instructions, and notate that your payment is not intended to cover future installments. Otherwise, your excess payment may affect your ability to make future qualifying payments.

If you were an AmeriCorps or Peace Corps volunteer, you may receive credit for making qualifying payments if you make a lump sum payment by using all or part of a Segal Education Award or Peace Corps transition payment.

The Department will consider the lump sum payment you have made as the equivalent of qualifying payments equal to the lesser of (1) the number of payments resulting after dividing the amount of the lump sum payment by the monthly payment amount you would have made under one of the qualifying repayment plans listed below; or (2) 12 payments.

Peace Corps volunteers making an eligible lump sum payment must do so within 6 months of the Employment End Date, as reported in Section 3.

Your payments must be made under a qualifying repayment plan. Qualifying repayment plans include the REPAYE plan, the PAYE plan, the IBR plan, the ICR plan, the 10-Year Standard Repayment plan, or any other Direct Loan repayment plan, but only payments that are at least equal to the monthly payment amount that would be required under the 10-Year Standard Repayment plan.

Though repayment plans other than the REPAYE, PAYE, IBR, and ICR plans are qualifying repayment plans for PSLF, you must enter REPAYE, PAYE, IBR, or ICR to have a remaining balance to forgive after becoming eligible for PSLF. Otherwise, your loans will be fully repaid within 10 years. To apply for these plans, visit StudentLoans.gov.

IMPORTANT: The Standard Repayment Plan for Direct Consolidation Loans made on or after July 1, 2006 have repayment periods of different lengths. Monthly payments you make under the Standard Repayment Plan on such Direct Consolidation Loans are only qualifying payments if the loans have a 10-year repayment period (which would only occur if your total education indebtedness is less than \$7,500).

Loan Eligibility

Only Direct Loan Program loans that are not in default are eligible for PSLF. Loans you received under the Federal Family Education Loan (FFEL) Program, the Federal Perkins Loan (Perkins Loan) Program, or any other student loan program are not eligible for PSLF.

SECTION 8: IMPORTANT INFORMATION ABOUT PSLF (CONTINUED)**Loan Eligibility (Continued)**

If you have FFEL Program or Perkins Loan Program loans, you may consolidate them into a Direct Consolidation Loan to take advantage of PSLF. However, payments made on your FFEL Program or Perkins Loan Program loans before you consolidated them, even if they were made under a qualifying repayment plan, do not count as qualifying PSLF payments. In addition, if you made qualifying payments on a Direct Loan and then consolidate it into a Direct Consolidation Loan, you must start over making qualifying payments on the new Direct Consolidation Loan.

If you consolidate your FFEL Program or Perkins Loan Program loans into a Direct Consolidation Loan to take advantage of PSLF and do not have any Direct Loans, do not submit this form until you have consolidated your loans. The online application for Direct Consolidation Loans contains a section that allows you to indicate that you are consolidating your loans for PSLF. The online application is available at StudentLoans.gov. If you don't know whether you have Direct Loans, go to StudentAid.gov/login.

Employment Eligibility

To qualify for PSLF, you must be an employee of a qualifying organization. An employee is someone who is hired and paid by the organization. You may physically perform your work at a qualifying or non-qualifying organization, so long as your employer is a qualifying organization. If you are a contracted employee, the organization that hired and pays you must qualify, not the organization where you perform your work. The type or nature of employment with the organization does not matter for PSLF purposes.

A qualifying organization is a government organization or a tax-exempt organization under Section 501(c)(3) of the Internal Revenue Code (IRC). Service in an AmeriCorps or Peace Corps position is also qualifying employment. The type of services that these organizations provide does not matter for PSLF purposes.

A private not-for-profit organization that is not a tax-exempt organization under Section 501(c)(3) of the IRC may be a qualifying organization if it provides certain specified public services. These services include emergency management, military service, public safety, or law enforcement services; public health services; public education or public library services; school library and other school-based services; public interest law services; early childhood education; public service for individuals with disabilities and the elderly. The organization must not be a business organized for profit, a labor union, or a partisan political organization.

Employment as a member of the U.S. Congress is not qualifying employment.

Employment Eligibility (Continued)

You must be employed full-time by your employer.

Generally, you must meet your employer's definition of full-time. However, for PSLF purposes, that definition must be at least an annual average of 30 hours per week. For purposes of the full-time requirement, your qualifying employment at a 501(c)(3) organization or a not-for-profit organization does not include time spent participating in religious instruction, worship services, or any form of proselytizing.

If you are a teacher, or other employee of a public service organization, under contract for at least eight out of 12 months, you meet the full-time standard if you work an average of at least 30 hours per week during the contractual period and receive credit by your employer for a full year's worth of employment.

If you are employed in more than one qualifying part-time job simultaneously, you may meet the full-time employment requirement if you work a combined average of at least 30 hours per week with your employers.

Vacation or leave time provided by the employer or leave taken for a condition that is a qualifying reason for leave under the Family and Medical Leave Act of 1993, 29, U.S.C. 2612(a)(1) and (3) is equivalent to hours worked in qualifying employment.

Other Important Information

The submission of this form before you apply for PSLF is optional. However, if you wait to submit this form until you apply for PSLF, you will be required to submit one form for each employer that you want considered toward your eligibility for PSLF.

If you submit this form and your employer qualifies, all of your loans held by the Department will be transferred to FedLoan Servicing. FedLoan Servicing will then determine how many qualifying payments you made during the period of qualifying employment within the dates provided in Section 3.

You are not permitted to apply the same period of service to receive PSLF and the Teacher Loan Forgiveness, Service in Areas of National Need, and Civil Legal Assistance Attorney Student Loan Repayment programs.

No borrower will be eligible for PSLF until October 2017 at the earliest. An application for PSLF will be made available at a later time.

SECTION 9: IMPORTANT NOTICES

Privacy Act Notice. The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authorities for collecting the requested information from and about you are §421 et seq., §451 et seq., or §461 of the Higher Education Act of 1965, as amended (20 U.S.C. 1071 et seq., 20 U.S.C. 1087a et seq., or 20 U.S.C. 1087aa et seq.) and the authorities for collecting and using your Social Security Number (SSN) are §§428B(f) and 484(a)(4) of the HEA (20 U.S.C. 1078-2(f) and 1091(a)(4)) and 31 U.S.C. 7701(b). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program, Federal Family Education Loan (FFEL) Program, or Federal Perkins Loan (Perkins Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the Direct Loan, FFEL, or Federal Perkins Loan Programs, to permit the servicing of your loans, and, if it becomes necessary, to locate you and to collect and report on your loans if your loans become delinquent or default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case-by-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loans, to enforce the terms of the loans, to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state agencies. To provide financial aid history information, disclosures may be made to educational institutions.

To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment statuses, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to our contractors for the purpose of performing any programmatic function that requires disclosure of records. Before making any such disclosure, we will require the contractor to maintain Privacy Act safeguards. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

Paperwork Reduction Notice. According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0110. Public reporting burden for this collection of information is estimated to average 30 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is required to obtain a benefit in accordance with 34 CFR 685.219. If you have comments or concerns regarding the status of your individual submission of this form, please contact your loan holder directly (see Section 7).

Semantha Santangelo
PO Box 540001, Greenacres, FL 33454
813-613-3569 | Semantha1616@msn.com |

fax

TO:	FED LOAN SERVICING	FROM:	Semantha Santangelo
FAX:	717-720-1628	PAGES:	Including cover 6 pages
PHONE:	1855-265-4038	DATE:	09/25/2017
RE:	LOAN FORGIVENESS APPLICATION CC:		

☒ Urgent ☐ For Review ☐ Please Comment ☒ Please Reply ☐ Please Recycle

Comments:

SS# [REDACTED]

SEMANTHA SANTANGELO

PO BOX 540001

GREENACRES FL 33454

[REDACTED]

TRANSMISSION VERIFICATION REPORT

TIME : 09/25/2017 02:25PM
NAME : UPSSTORE
FAX : 4705454663
TEL : 4705454447
SER.# : U63400C3N382538

DATE, TIME	09/25 02:21PM
FAX NO./NAME	17177201628
DURATION	00:03:33
PAGE(S)	06
RESULT	OK
MODE	STANDARD
	ECM

Exhibit# 7



U.S. Department of Education
Information about your federal student loan

November 7, 2017

#BWBBCFT
#B927 2395 3211 07L1#
SEMANTHA SANTANGELO
PO BOX 540001
GREENACRES FL 33454-0001



**WE NOW SERVICE
YOUR STUDENT LOANS!**

31103402600701

The U.S. Department of Education (ED) has selected us to manage your federally owned student loans. This transfer occurred due to your recent submission of a Public Service Loan Forgiveness (PSLF) Employment Certification form. Having all of your loans with FedLoan Servicing will make it easier for you to manage your loans and track your progression in the PSLF program. A list of your loans that transferred is on the back of this letter.

Information Regarding Your Eligibility Tracking for Public Service Loan Forgiveness

We will calculate and provide you with notification of the number of qualifying payments you have made during the period(s) of qualifying employment, the estimated number of payments that are still required, and the date you are expected to be eligible to apply for forgiveness. Because each account must go through a detailed review process, providing you with these details may take a great deal of time. Expect to hear back from us no sooner than 90 days from today.

What Actions You May Need to Take

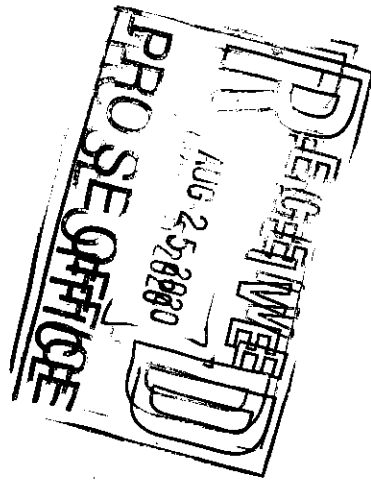
If you are In school...No action is necessary at this time. We will continue to communicate with you while you are in school to help you prepare for the repayment of your student loans. We encourage you to create an account at MyFedLoan.org, update your contact information and keep track of your loans online.

If you are In repayment...When the time comes, send all future student loan payments to us using one of the methods below. For speed and security, always use your Account Number: 86 0347 7775 when corresponding with us.

Ways to Pay

- If you were enrolled in an automatic debit service with your previous servicer, please see important details on the back of this letter.
- If not, consider signing up for automatic debit (*Direct Debit*) to have your payments automatically withdrawn from your bank account and receive a 0.25% interest rate reduction. Visit MyFedLoan.org/DirectDebit for more information.

Greenacres FL 33454



PO
SEN

To: Clerk of the Courts

In the United States District Court
For the Southern District of New York
500 Pearl Street
New York, NY 10007
Case # 18-cv-9031-DLC

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